Outstanding Bank Credit against Non-Small Scale Industrial Units

4245. SHRI K. V. THANGKA BALU: Will the Minister of FINANCE be pleased to state:

(a) the number of non-small scale industrial units identified by the banks for giving financial assistance during the years 1989, 1990 and 1991, so far;

(b) the outstanding bank credit against such units; and

(c) the measures taken to recover the dues?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The Reserve Bank of India (RBI) has reported that under the present Data Reporting System, data relating to the number of non-small scale industrial units identified by banks for giving financial assistance is not collected.

(b) RBI has reported that, based on provisional data received from fifty scheduled commercial banks, covering about 95% of total bank credit, the outstanding credit to medium and large industry (i.e. non-small scale industry) was as follows:

(Rs. in crores)

As On	Amount
March 24, 1989	32,185
March 23, 1990	38,262
March 22, 1991	44,425

(c) The public sector banks have been instructed by RBI to review all borrowal accounts periodically. Whenever the conduct of an individual account reveals irregularities, steps are taken to regularise the advance and, if they fail, loans are recalled and various measures taken to recover the dues including resorting to legal proceedings against the borrowers and the guarantors, if any.

Bank loans to farmers in Tamil Nadu

4246. SHRI K. V. THANGKA BALU: Will the Minister of FINANCE be pleased to state:

(a) the amount of loans sanctioned and actually given by the bank in Tamil Nadu to farmers during the last three years; and

(b) the amount paid back by the farmers during the above period?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The amount of advances disbursed to farmers for agriculture and allied activities by all Scheduled Commercial Banks in the State of Tamil Nadu during the last three years ended June 1989 (latest available) are as under:—

Year	Rs. in crores
June 1987	506
June 1988	612
June 1989	591

(b) The data regarding recovery of direct agricultural advances of all scheduled commercial banks in the State of Tamil Nadu during the last three years ended June 1989 (latest available) are as under:—

(Rs. in crores)

Year ended	Demand	Recovery
June 1987	612	403
June 1988	701	474
June 1989	801	531

Infantry Combat Allowance for Soldiers

4247. SHRI SUDHIR SAWANT: Will the Minister of DEFENCE be pleased to state:

(a) whether the Government propose to grant an infantry combat allowance to the soldiers serving in infantry;

(b) if so, the details thereof; and

(c) the date from which the above allowance is likely to be given?

THE MINISTER OF DEFENCE (SHRI SHARAD PAWAR): (a) No, Sir.

(b) and (c) Do not arise.

Review in Policy for Pension and Terms of Service of Defence Personnel

4248. SHRI SUDHIR SAWANT: Will the Minister of DEFENCE be pleased to state:

(a) whether the Government propose to review the policy regarding pension and terms of service of defence personnel;

(b) whether there is any proposal to reduce the retirement age of defence personnel and absorb them in Border Security Force, Central Reserve Police Force and other para-military and police forces;

(c) whether it will help in reducing the increasing pension burden on defence budget; and

(d) if so, the details thereof?

THE MINISTER OF DEFENCE (SHRI SHARAD PAWAR): (a) to (d) There is no proposal to review the overall policy regarding the pensions of Defence Services personnel. The terms of service, including the prescribed length of service, of such personnel are however, reviewed from time to time.

Instructions already exist for the reservation of jobs under the Government and Public Sector Undertakings for the placement of ex-servicemen.

Credit-Deposit Ratio of Nationalised Banks in Kerala

4249. SHRI T. J. ANJALOSE: Will the Minister of FINANCE be pleased to state:

(a) whether the Government of Kerala has submitted any representation for increasing the credit-deposit ratio of the nationalised banks in that State; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) The Reserve Bank of India (RBI) has reported that they are not aware of any such representation from the Government of Kerala. However, in the State level meetings organised by convenor bank and State Government from time to time, the suggestions are made to improve the credit deposit ratio and to avail maximum institutional financial support from the banks. It may also be mentioned that credit-deposit ratio of scheduled commercial banks for Kerala was 65.2% which was close to the ratio of 65.5% of all India.